

Remarks

Claims 38-40, 43-50, and 53-57 are pending. Claims 38-40, 43-50, and 53-57 stand rejected. The Applicants respectfully traverse the rejection and request allowance of claims 38-40, 43-50, and 53-57.

§ 103 Claim Rejections

Claims 38, 43-46, 48, and 53-56 stand rejected under 35 U.S.C. § 103(a) over U.S. Patent 6,295,292 (Voit) in view of U.S. Patent 6,160,874 (Dickerman). The Applicants submit that claims 38, 43-46, 48, and 53-56 are novel and non-obvious over Voit, Dickerman, and any combination thereof.

Referring to claim 38 of the pending application, the Applicants first point out that the Examiner has failed to discuss each limitation of claim 38 in rejecting claim 38 in this Office action. The Applicant requests that in future Office actions, the Examiner discuss each claim limitation in light of the prior art references to clearly point out where the prior art references teach the claim limitation. The Applicants will then be in a better position to respond to the Office action.

Claim 38 of the pending application is as follows:

38. A method for operating an interface computer system to provide an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the method comprising the steps of:
receiving a plurality of communications service events from the communications system;
for each of the plurality of communications service events,
determining if a communications service event is complete,
if the communications service event is not complete, then the method includes
determining an estimated cost of the communications service event, formatting a pre-authorization and hold request for the estimated cost, and processing the pre-authorization and hold request over the financial bank card network, and
if the communications service event is complete, then the method includes determining an actual cost of the communications service event, formatting a first forced post request for the actual cost, and processing the first forced post request over the financial bank card network to charge the customer for the communications service event;
accumulating the plurality of communications service events and associated costs over a billing period for the customer;
determining whether the customer is due a credit or accessed a surcharge; and
formatting a second forced post request for the credit or the surcharge, and processing the second forced post request over the financial bank card network.

There are multiple claim limitations in claim 38 that are not taught in Voit or Dickerman.

First, neither reference teaches the limitations of *"if the communications service event is not complete, then the method includes determining an estimated cost of the communications service event, formatting a pre-authorization and hold request for the estimated cost, and processing the pre-authorization and hold request over the financial bank card network"*. Voit does not teach determining an estimated cost of an event and processing a pre-authorization and hold request for the estimated cost over a financial bank card network as provided in claim 38. Voit mentions that a module is able to provide a user of a PC with an initial charge for a call, an ongoing per minute rate for a call, and a total charge being incurred by the user as time goes on during a call. See Voit, column 6, lines 34-46. None of these amounts provided by the module are an *estimated cost* of an event (i.e., a call). The amounts shown to the user in Voit are all actual amounts being charged for the call. For instance, the initial charge is an actual amount charged for initiating a call. The ongoing per minute rate is an actual per minute amount to be charged for the call. The total charge is a running tally of the actual cost of the call. Thus, none of these amounts is an estimated cost as provided in claim 38.

Further, the module providing the amounts for a call in Voit provides the amounts *to the user* making the call. The module in Voit does not provide the amounts to a financial bank card network as provided in claim 38. Voit does mention that on a monthly basis, a module contacts a credit card company to request payment for a monthly bill. See Voit, column 11, lines 64-67. However, Voit does not teach or suggest that a module transmits a pre-authorization and hold request to a financial bank card network for an estimated cost of an event.

Similarly, Dickerman does not teach determining an estimated cost of an event and processing a pre-authorization and hold request for the estimated cost over a financial bank card network as provided in claim 38. Dickerman describes a telecom network that requests credit from a financial institution to replenish a debit account if the debit account is running too low to complete a call. See generally, Dickerman. The amount to be credited is designated by the caller (the account holder). Thus, the amount requested to the financial institution in Dickerman is an actual amount designated by the caller, and not an estimated cost of an event as provided in claim 38. The amount designated by the caller could be a very large amount that allows the caller to make numerous calls without having to go to the trouble of replenishing the account. Thus, Dickerman does not teach or suggest estimating the cost of an event and then transmitting a pre-authorization and hold request to a financial bank card network for the estimated cost of the

event.

Second, neither reference teaches the limitations of *"if the communications service event is complete, then the method includes determining an actual cost of the communications service event, formatting a first forced post request for the actual cost, and processing the first forced post request over the financial bank card network to charge the customer for the communications service event"*. Voit does not teach determining an actual cost of an event and processing a forced post request for the actual cost over a financial bank card network as provided in claim 38. Voit does mention that on a monthly basis, a module contacts a credit card company to request payment for a monthly bill. See Voit, column 11, lines 64-67. However, Voit does not teach or suggest that a module transmits a forced post request to a financial bank card network upon the completion of an event (i.e., a call) to charge the actual cost of a call on a call by call basis. Voit only provides that the credit card company is contacted on a monthly basis to pay a bill.

Similarly, Dickerman does not teach determining an actual cost of an event and processing a forced post request for the actual cost over a financial bank card network as provided in claim 38. As stated earlier, Dickerman describes a telecom network that requests credit from a financial institution to replenish a debit account if the debit account is running too low to complete a call. See generally, Dickerman. The amount to be credited is designated by the caller (the account holder). The request for a credit takes place before the call is completed, not upon the completion of a call as in claim 38. In Dickerman, the telecom network will not connect a call if the caller's account is depleted. When initiating a call, the caller has the option of replenishing the account so that the call may be completed. Thus, requests to the financial institution take place before a call is connected, and not upon completion of a call as in claim 38.

Based on the above remarks, the Applicants submit that claim 38 is novel and non-obvious over Voit, Dickerman, or any combination thereof. Claims 43-46, 48, and 53-56 are novel and non-obvious for similar reasons.

Claims 39-40 and 49-50 stand rejected under 35 U.S.C. § 103(a) over Voit, Dickerman, and in further view of U.S. Patent 6,377,938 (Block). The Applicants submit that claims 39-40, and 49-50 are novel and non-obvious over Voit, Dickerman, Block, and any combination thereof for the same reasons provided above.

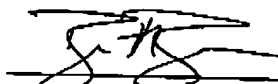
Conclusion

Based on the above remarks, the Applicants submit that claims 38-40, 43-50, and 53-57 are allowable. There may be additional reasons in support of patentability, but such reasons are omitted in the interests of brevity.

Any fees may be charged to deposit account 21-0765.

Respectfully submitted,

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**SIGNATURE OF PRACTITIONER**

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